

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: SEAN C. COSS	§	Case No. 05-74567
MICHELLE L. COSS	§	
	§	
Debtors	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/02/2005.
- 2) The plan was confirmed on 02/28/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/28/2007, 04/09/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2006, 06/27/2006, 10/10/2006, 02/16/2007, 12/04/2008.
- 5) The case was completed on 09/20/2010.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,275.00.
- 10) Amount of unsecured claims discharged without full payment: \$50,266.23.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 57,781.00	
Less amount refunded to debtor	\$ 1,142.31	
<b>NET RECEIPTS</b>		<b>\$ 56,638.69</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,050.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,445.76	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,495.76</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY SCOTT A BENTLEY	Lgl	2,200.00	2,650.00	2,650.00	2,650.00	0.00
BENEFICIAL ILLINOIS INC	Sec	1,070.53	881.88	881.88	881.88	243.99
BENEFICIAL ILLINOIS INC	Uns	0.00	232.18	232.18	0.00	0.00
GMAC	Sec	12,650.00	13,482.90	13,482.90	13,482.90	4,664.72
GMAC	Uns	540.34	0.00	0.00	0.00	0.00
PULTE MORTGAGE	Sec	28,470.01	30,869.44	30,869.44	30,869.44	0.00
AMERICAN GENERAL SERVICE	Uns	1,000.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	2,937.11	2,706.74	0.00	0.00	0.00
AMERICAN FAMILY INSURANCE	Uns	36.63	36.63	0.00	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	2,937.11	2,937.11	0.00	0.00	0.00
ANNETTE PLODZIEN	Uns	6,095.00	6,095.00	0.00	0.00	0.00
CAPITAL ONE	Uns	413.04	413.04	0.00	0.00	0.00
CAPITAL ONE	Uns	688.50	688.50	0.00	0.00	0.00
CAPITAL ONE	Uns	409.08	409.08	0.00	0.00	0.00
CHARLES HARPER	Uns	2,500.00	2,500.00	0.00	0.00	0.00
CHECK N GO	Uns	743.75	743.75	0.00	0.00	0.00
CITY OF CRYSTAL LAKE	Uns	568.08	568.08	0.00	0.00	0.00
CROSS COUNTRY BANK	Uns	561.79	561.79	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CROSS COUNTRY BANK	Uns	2,538.71	2,538.71	0.00	0.00	0.00
CRYSTAL LAKE ORTHOPEDICS	Uns	209.60	209.60	0.00	0.00	0.00
EMPIRE CARPET	Uns	1,100.00	1,100.00	0.00	0.00	0.00
GE CAPITAL	Uns	2,374.98	2,374.98	0.00	0.00	0.00
GOOD SHEPHERD HOSPITAL	Uns	4,626.95	4,626.95	0.00	0.00	0.00
KOHL'S DEPARTMENT STORE	Uns	763.29	782.62	782.62	0.00	0.00
MEMORIAL MEDICAL CENTER	Uns	1,577.75	1,577.75	0.00	0.00	0.00
MORAINÉ EMERGENCY	Uns	139.00	139.00	0.00	0.00	0.00
NICOR GAS	Uns	491.26	1,362.23	1,362.23	0.00	0.00
ECAST SETTLEMENT	Uns	1,012.92	1,169.90	1,169.90	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	343.21	383.33	383.33	0.00	0.00
ECAST SETTLEMENT	Uns	3,013.48	3,037.38	3,037.38	0.00	0.00
ROGERS & HOLLAND JEWELERS	Uns	1,228.89	1,324.15	1,324.15	0.00	0.00
ECAST SETTLEMENT	Uns	646.53	697.48	697.48	0.00	0.00
SECURITY CHECK	Uns	170.66	170.66	0.00	0.00	0.00
TCF BANK	Uns	133.34	133.34	0.00	0.00	0.00
THERASYS BILLING EOR	Uns	475.00	475.00	0.00	0.00	0.00
ATTORNEY WILLIAM A HELLYER	Uns	3,698.75	3,698.75	3,698.75	0.00	0.00
WILLIAM PHILPOT	Uns	0.00	NA	NA	0.00	0.00
WOODSTOCK IMAGING ASSOC.,	Uns	233.00	233.00	0.00	0.00	0.00
MERCY HEALTH SYSTEM	Uns	0.00	1,306.04	1,306.04	0.00	0.00
MERCY HEALTH SYSTEM	Uns	0.00	1,740.20	1,740.20	0.00	0.00
ATTORNEY JAMES M PHILBRICK	Lgl	0.00	400.00	400.00	400.00	0.00
ECAST SETTLEMENT	Uns	0.00	5,000.00	5,000.00	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 30,869.44	\$ 30,869.44	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 14,364.78	\$ 14,364.78	\$ 4,908.71
<b>TOTAL SECURED:</b>	\$ 45,234.22	\$ 45,234.22	\$ 4,908.71
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 20,734.26	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,495.76	
Disbursements to Creditors	\$ 50,142.93	
<b>TOTAL DISBURSEMENTS:</b>		\$ 56,638.69

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/23/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.